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Sir,

Transmitted herewith for filing is the patent
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Inventor: STEVEN H. PETH

For: SYSTEM AND METHOD FOR
AUTOMATED CREDIT MATCHING"Express Mail" mailing label No EJ391627232US
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Basic Application Fee		
Total claims	31- 20	11
Independent claims	11- 3	9
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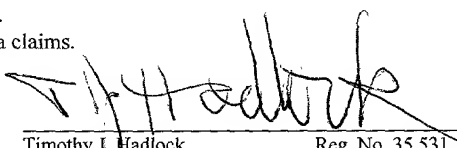
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TJHadlock-pik
Enclosures

August 23, 2000


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SYSTEM AND METHOD FOR AUTOMATED CREDIT MATCHING

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II. FIELD OF THE INVENTION

This invention relates to system and method for credit matching, especially in facilitating eCommerce transactions.

III. BACKGROUND OF THE INVENTION

Electronic commerce ("eCommerce") has proliferated over the Internet recently. One difficulty in eCommerce is handling payment processes. Presently, in Business-to-Consumer ("B2C") eCommerce, credit card payment and debit settlement are common methods of payment where the price of goods or services are relatively low. Business-to-Business ("B2B") eCommerce and some high dollar transactions in the B2C eCommerce, e.g., cars or furniture, however, can involve significantly higher dollar transactions than in the lower dollar B2C eCommerce. Thus, in those cases credit card payments and debit settlements are often inappropriate or unavailable. To date, the payment and credit mechanisms utilized in B2B eCommerce transactions have followed the same model as with non-

1 schedule for the buyer to an intermediary; and receiving payment remitted from the
2 buyer.

3 In another embodiment, the invention includes a method of financing eCommerce
4 purchases including: evaluating a credit rating for the buyer, passing the credit rating
5 to a seller, receiving from the seller seller's credit options for the buyer, determining
6 other credit provider's credit options for the buyer, creating a database combining all
7 of the credit options for the buyer, retrieving from the database a report of credit
8 options for the buyer, passing the report to the buyer, entering a credit agreement
9 with the buyer for at least one of the credit options, passing funds borrowed pursuant
10 to the credit agreement to the buyer or the buyer's designated recipient; and
11 receiving funds from the buyer in repayment of the borrowed funds pursuant to the
12 credit agreement.

13 In another embodiment, the invention includes a memory for storing data for access
14 by an application program being executed on a data processing system, including a
15 buyer relation; a seller relation; an order relation; a credit provider relation; a credit
16 terms relation; and a products relation; and wherein the attributes of said relations
17 are selected such that such relations form a relational database.

18 In other embodiments the invention includes systems configured and adapted to
19 perform the steps listed in the above-described methods, and computer readable
20 media containing computer readable instructions configured and adapted to perform
21 the steps listed in the above-described methods.

22 These and other features and advantages of the present invention will be made
23 more apparent through a consideration of the following detailed description of a
24 preferred embodiment of the invention. In the course of this description, frequent
25 reference will be made to the attached drawings.

V. BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a schematic diagram combining aspects of a conceptual data model / entity-relationship diagram and data flow diagram showing the key components of one embodiment of the invention and their interrelationships.

FIG. 2 is an alternate entity-relationship diagram showing the key components of one embodiment of the invention and their interrelationships.

FIG. 3 is a schematic block system level 0 flow chart diagram of one embodiment of the invention.

FIG. 4 is a schematic level 1 data flow diagram (a first decomposition of the system diagram in Fig. 3) and shows logical data flow between major processes of one embodiment of the invention.

Fig. 5 is an example in one embodiment of relations for use in a credit option database. By way of background, databases require a consistent structure, termed a schema, to organize and manage the information. In a relational database, the schema is a collection of tables. For each table, there is generally one schema to which it belongs. In an implementation of a relational database, a relation corresponds to a table having rows, where each row corresponds to a record (or tuple), and columns, where each column corresponds to a field (or attribute). From a practical standpoint, rows represent records of related data and columns identify individual data elements.

Fig. 6A-6B illustrate in one embodiment sample SQL-type database queries for matching credit options for a buyer.

Figs. 7-9 depicts in one embodiment various schematic diagrams of the exemplary logical process involved in credit matching for various scenarios.

1 VI. DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

2 The major components (also interchangeably called aspects, subsystems, modules,
3 functions, services) of the system and method of the invention, and examples of
4 advantages they provide, are described below with reference to the figures. For
5 figures including process/means blocks, each block, separately or in combination, is
6 alternatively computer implemented, computer assisted, and/or human implemented.
7 Computer implementation optionally includes one or more conventional general
8 purpose computers having a processor, memory, storage, input devices, output
9 devices and/or conventional networking devices, protocols, and/or conventional
10 client-server hardware and software. Where any block or combination of blocks is
11 computer implemented, it is done optionally by conventional means, whereby one
12 skilled in the art of computer implementation could utilize conventional algorithms,
13 components, and devices to implement the requirements and design of the invention
14 provided herein. However, the invention also includes any new, unconventional
15 implementation means.

16 FIG. 1 is a schematic diagram combining aspects of a conceptual data model /
17 entity-relationship diagram and a data flow diagram. It shows the key entities of one
18 embodiment of the invention and their interrelationships and key messages
19 transferring between the entities in the practice of the process and system of the
20 invention. Transaction Facilitator ("TF") 120 optionally provides financing services to
21 multiple buyers 110, multiple sellers 115, multiple eMarket Places, and obtains
22 services from multiple credit evaluators 125. Note that a party could play multiple
23 rolls in the process at different times or at the same time. For example, a party
24 could be both a buyer of goods and a seller of goods. Buyer 110 register with,
25 passes credit option selections, and remits payments to TF 120. TF creates credit
26 profile for, and passes credit options for a particular order to, buyer 110. Buyer then
27 accepts a credit offering from TF. TF closes the financial order loop between buyer,
28 seller, credit provider and TF. TF initiates financial transactions based on accepted
29 credit terms.

1 One embodiment of a eCommerce financing method/process according to the
 2 invention with the entities shown in Fig. 1 is as follows. Buyer 110 registers with
 3 transaction facilitator 120. Registration includes: buyer's identification of sellers from
 4 which buyer contemplates doing business; general business and financial
 5 information needed to facilitate credit evaluation by TF (e.g., financial statements) or
 6 seller (including existing credit enhancements from external providers); and credit
 7 needs and preferences for those suppliers previously indicated.

8 Registration information of buyer 110 is processed through credit evaluator to
 9 produce proprietary credit profile. The credit profile is passed with registration
 10 information and/or proprietary credit profile to anticipated sellers 115 specified by
 11 buyer. Seller 115 registers approved credit limit and terms for each buyer and/or
 12 buyer profile with transaction facilitator.

13 Buyer 110 initiates purchase request with Market Place exchange 105. Market Place
 14 Exchange passes purchase request to transaction facilitator 120. Transaction
 15 facilitator 120 determines payment terms options based on approved credit limits
 16 and terms offered by sellers. Transaction facilitator 120 passes sellers' purchase
 17 approval and sellers' approved payment terms options, as well as TF and other 3rd
 18 party credit extension, if any, to buyer.

19 Transaction facilitator 120 passes other credit offerings to buyer; these may include,
 20 e.g., additional capacity to buy, longer payment terms for revolving credit. Buyer
 21 110 indicates acceptance or rejection of terms offered by the supplier or by the
 22 transaction facilitator. Transaction facilitator 120 notifies Market Exchange 105 of
 23 buyers 110 acceptance and selected payment method. Market Exchange 105
 24 advises transaction facilitator as to when events occur that trigger dates required to
 25 schedule payment (e.g., ship date).

26 Transaction facilitator passes payment scheduling information to the Market Place
 27 Exchange. Transaction facilitator 120 advises Market Place Exchange when to
 28 prompt buyer for payment (full transaction information is optionally located in the

1 Market Place Exchange). Buyer remits payment to transaction facilitator, or TF
2 initiates EFT according to buyer-accepted payment schedule. Transaction facilitator
3 aggregates payments from many buyers for each seller and remits funds to seller
4 with accounts receivable information. Also, the functions of the TF could be
5 combined with some or all of the roles of a Market Place Exchange, especially
6 financial roles, or vice versa. TF may only be a service provider or optionally may
7 also be a lender/credit provider.

8 Numerous variations on the above method will be understood by those skilled in the
9 art and are within the scope of the invention. For example, payment remittance
10 could pass from buyer 110 to Market Place Exchange 105 or other intermediary
11 before passing to TF 120 or could pass directly to Seller 115 where Seller is the
12 lender/credit provider.

13 FIG. 2 is an alternate entity-relationship diagram showing the key components of
14 one embodiment of the invention and their interrelationships. Fig. 2 depicts
15 substantially the same entities and relationships as in Fig. 1 except that a new entity
16 is depicted, i.e., the buyers' and/or sellers' financial institution 220. Receipt of
17 payment remittances from buyer is optionally directly from buyer's financial
18 institution, e.g., by ACH or EFT. Transfer of funds from TF 215 to seller 210 is
19 optionally made directly to seller's financial institution 220. In the TF entity 215,
20 internal processes shown include credit extension, transaction clearing, data mining,
21 accounting reporting, and terms matching. TF 215 optionally maintains its own data
22 for determining a buyer's credit score and corresponding credit options to be
23 extended to buyer 225.

24 TF 215 passes buyer registration information to seller 210 and seller passes
25 available credit terms/limits for buyer to TF. TF passes buyer registration
26 information to credit evaluator 230 (also referenced throughout as Credit Info.
27 Provider) (e.g., Experian, Dunn & Bradstreet), and receives credit score and/or other
28 financial information back from credit evaluator. An eMarket place 205 passes a
29 buyer's order information, and payment triggering dates, to TF 215. TF passes

1 buyer credit option selection and payment schedule to eMarket Place 205. There
2 are several variations on the buyer registration step and credit evaluation step, e.g.,
3 automated registration via cookies or related technologies. Also, credit evaluation
4 could involve accessing, separately or in combination, a plurality of commercial and
5 proprietary databases for credit histories. That credit information may optionally be
6 processed, separately or in combination, through a plurality of commercial and
7 proprietary credit evaluation application programs to determine the risk of lending to
8 a particular buyer.

9 FIG. 3 is a schematic block system level 0 flow chart diagram of one embodiment of
10 the invention. Buyer 305 passes registration information to the Transaction
11 Facilitation ("TF") Process 0. The TF process 0 passes this registration information
12 to Credit Information Provider 320. The Credit Info. Provider performs a credit
13 scoring process on the Registration Information together with any credit history
14 information held by the Credit Info. Provider to develop a credit score, credit profile,
15 and/or other product useful for a Credit Provider in assessing risk (individually or in
16 any combination referred to as "credit score"). The Credit Info. Provider 320 passes
17 the Buyer's credit score to the TF process 0. In the TF process, the credit score is
18 passed to one or more sellers 310. The sellers use the credit score in a credit
19 evaluation process to develop credit offerings for a buyer 305. The seller passes the
20 credit offerings for a buyer to the TF process. In the TF process, a database (or look
21 up table) is created containing all available credit offerings from all sellers
22 designated in the buyer's registration and from any third-parties.

23 Upon receiving a product/service order from a buyer, an eMarketplace will pass the
24 order with buyer's credit preferences for that order to the TF process. In the TF
25 process, a matching process occurs whereby the buyer's credit preferences are
26 compared to credit offerings available from the seller(s) and, if none or insufficient,
27 credit offerings of third-parties and/or optionally the TF are checked. One or more
28 credit offerings are then passed to the buyer 305 who selects one option and passes
29 that decision to the TF process.

1 In the TF process, the buyer's credit selection together with a corresponding
2 payment schedule is passed to the eMarketplace. The buyer remits payments or TF
3 initiates EFT draft or other payment according to the payment schedule set during
4 the ordering process. In the TF process the buyer's payment is transferred to the
5 seller if the seller extended the credit less an transaction fee, if any. Where a third-
6 party provides some or all of the credit, the TF process transfers payment to the
7 seller upon shipment of products or other designated schedule. Alternatively, third-
8 party funds are transferred to the buyer, who is the borrower, who then arranges
9 payment with the seller.

10 FIG. 4 is a schematic level 1 data flow diagram (a first decomposition of the system
11 diagram in Fig. 3) and shows logical data flow between major processes of one
12 embodiment of the invention. Information about a Buyer, e.g., registration
13 information and credit history 405, optionally from the buyer, credit agencies, and/or
14 a plurality of other data sources passes to process 1.0, Determine Credit Rating
15 Process. There a credit rating 410 (also referred to throughout as "credit score") is
16 determined and passed to process 2.0, Determine Credit Options Process. That
17 process determines credit options 415 for a buyer and passes information about
18 those credit options 415 to process 3.0, Create database of Credit Options for Buyer
19 Process.

20
21 The time elapsed between the buyer registration step and the completion of the
22 creation of credit options database step is preferably minimal, e.g., less than 5, 3, 2,
23 or 1 minute, or more preferably in real-time. In order for the data, e.g., buyer
24 registration data, to be successfully passed between the processes, the data must
25 be in a format acceptable to the receiving process. Preferably, to facilitate
26 implementation among a large number of users, a standard format will be
27 developed, such as is possible using Extensible Markup Language, the universal
28 format for structured documents and data on the Web. Several industry-specific
29 XML standard formats already exist.

A structured database, typically using the relational model, is created using conventional tools, e.g., a relational database management system ("RDBMS"). A buyer's order 420 is based to process 4.0, Query Database for each Order of Buyer Process. Optionally, using conventional searching technology commonly provided with commercial RDBMS' or proprietary technology, the database is queried to determine available credit options for the buyer for the particular order. A report 425 is created of those options and passed to process 5.0, Buyer Selects Credit Option Process. The time elapsed between the order step and the completion of the credit options search step is preferably minimal, e.g., less than 5, 3, 2, or 1 minute, or more preferably in real-time. The buyer's selection 430 is passed to process 6.0, Fulfill Order and Collect Payment Per Terms of Credit Option Selection Process.

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1 of relations sufficient to enable a database for determining available credit options
2 for a particular buyer, having particular credit preferences, in a particular order, and
3 from particular sellers is within the normal skill of one schooled in the database arts.

4 A seller's or other credit provider's credit offerings may vary depending on many
5 factors, e.g., financial condition, economy, inventory, accounts receivables, buyer's
6 status or order details, or other factors. Thus, in one embodiment of the invention
7 the database is updated at regular intervals or upon some triggering event, e.g.,
8 based on size of an order, lapsed time from most recent order, or upon seller's
9 request. As a result the credit score or evaluation of a buyer, the credit offerings of a
10 seller or credit provider, and the credit offerings for a given order will be updated
11 continually or on a flexible schedule as needed.

12 Fig. 6A,B illustrates in one embodiment sample SQL-type database queries for
13 matching credit options for a buyer. Figure 6A depicts an exemplary SQL-type
14 query where each seller's credit options for a buyer are stored in separate Seller
15 relations. Figure 6B depicts an exemplary SQL-type query where all credit options
16 from all sellers and third-parties for all buyers are stored in separate Credit Terms
17 relations. Persons skilled in the database arts know various alternative queries
18 appropriate for a variety of database structures sufficient to return all credit options
19 for a particular buyer.

20 Figs. 7-9 depicts in one embodiment various schematic diagrams of the exemplary
21 logical process involved in credit matching for various scenarios. With reference to
22 Fig. 7, in this example, seller requirements 705 for cash settlement are transferred to
23 TF and matched against credit requirements 710 as outlined by the buyer. In this
24 case, a match is made for "EFT" settlement at 10 days following delivery. Dates of
25 delivery and receipt are fed from the market exchange and TF executes the
26 transaction on the appropriate date.

27 With reference to Fig. 8, in this example, seller requirements 805 for cash settlement
28 are transferred to TF and matched against credit requirements 810 as outlined by

the buyer. In this case, there is no match between buyer and seller. The exchange steps in with its credit offerings 815 to facilitate the transaction accepting the buyers desired use of a 3rd party bankcard on behalf of the seller. Cost of the interchange fee can be passed (or not passed) on from the seller to the buyer in the form of a handling or other transaction fees. Dates of delivery and receipt are fed from the market exchange and Riverpool executes the transaction on the appropriate date.

With reference to Fig. 9, in this example, seller requirements 905 for cash settlement are transferred to TF and matched against credit requirements 910 as outlined by the buyer. In this case, Seller wants good funds 10 days after delivery and buyer wants credit for 30 days. The eMarket Exchange (also referenced throughout as eMarket Place) or TF steps in with its credit offerings 915 to provide credit for 20 days to buyer at appropriate “pricing” based on risk assessment. Dates of delivery and receipt are fed from the eMarket exchange and TF executes the transaction on the appropriate dates.

The web site for the system includes conventional web site development considerations known to experienced web site developers. Such considerations include content, content clearing, presentation of content, architecture, database linking, external web site linking, number of pages, overall size and storage requirements, maintainability, access speed, use of graphics, choice of metatags to facilitate hits, privacy considerations, and disclaimers.

Optionally, a test environment is used prior to deployment of the production system. In the test environment, the web site is loaded into an isolated test environment for debugging and for other test purposes. A piloting step is also optionally utilized (it may also be called an alpha and/or beta testing step/means. In the pilot step, the system is internally test marketed. The piloting step/means optionally includes formally or informally gathering feedback from the internal users of the web site for use in improving and debugging the site and for use in planning the marketing step.

1 VI. CLAIMS

2 WHAT IS CLAIMED IS:

3 1. A method of financing eCommerce purchases comprising:

4 (a) Receiving over the Internet buyer registration information;

5 (b) Evaluating a credit rating for said buyer;

6 (c) Passing over the Internet said credit rating to a seller;

7 (d) Receiving over the Internet from said seller seller's credit options for said
8 buyer;

9 (e) Determining other credit provider's credit options for said buyer;

10 (f) Creating a database of said credit options for said buyer;

11 (g) Receiving over the Internet an order for said buyer;

12 (h) Querying said database with query criteria specific to said order, thereby
13 resulting in a report of credit options for said buyer for said order;

14 (i) Passing over the Internet said report to said buyer;

15 (j) Receiving over the Internet said buyer's selection of a credit option;

16 (k) Passing over the Internet a payment schedule for said buyer; and

17 (l) Receiving payment remitted from said buyer.

1 2. The method of claim 1, wherein said creating step (f) occurs on a pre-
2 determined schedule, in response to pre-determined triggering events, upon a
3 seller's or credit provider's request, and mixtures thereof.

3. The method of claim 1, wherein the time elapsed between said receiving step (g) and said passing step (i) occurs in substantially real-time.

6 4. A method of financing eCommerce purchases comprising:

7 (a) Receiving over the Internet buyer registration information;

8 (b) Evaluating a credit rating for said buyer;

9 (c) Passing over the Internet said credit rating to a seller;

10 (d) Receiving over the Internet from said seller seller's credit options for said
11 buyer;

12 (e) Determining other credit provider's credit options for said buyer;

13 (f) Creating a database of said credit options for said buyer;

14 (g) Receiving over the Internet an order for said buyer;

15 (h) Querying said database with query criteria specific to said order, thereby
16 resulting in a report of credit options for said buyer for said order;

17 (i) Passing over the Internet said report to said buyer;

18 (j) Receiving over the Internet said buyer's selection of a credit option;

19 (k) Passing over the Internet a payment schedule for said buyer; and

(i) Passing funds borrowed pursuant to said credit agreement to said buyer or the buyer's designated recipient; and

(j) Receiving funds from said buyer in repayment of said borrowed funds pursuant to said credit agreement.

(k) wherein the time elapsed between said retrieving step (f) and said passing step (i) is less than about three minutes.

12. The method of claim 11, wherein said passing, retrieving, and receiving steps occur over a network comprising the Internet.

13. The method of claim 11, wherein said creating step (e) occurs on a pre-determined schedule, in response to pre-determined triggering events, upon a seller's or credit provider's request, and mixtures thereof

14. A method of facilitating commercial transactions over a network, said method comprising:

(a) Creating a database of credit options for a buyer;

(b) Receiving over a network an order for said buyer;

(c) Querying said database with query criteria specific to said buyer and to said order, thereby resulting in a report of credit options for said buyer for said order;

(d) Passing said report over said network to said buyer; and

(e) Receiving over said network said buyer's selection of a credit option.

15. The method of claim 14, wherein the time elapsed between said receiving step (b) and said passing step (d) is not substantially greater than real-time.

1 (a) Creating a database of credit options for a buyer;

2 (b) Receiving over a network an order for said buyer;

3 (c) Querying said database with query criteria specific to said buyer and to
4 said order, thereby resulting in a report of credit options for said buyer for
5 said order;

6 (d) Passing said report over said network to said buyer, wherein the time
7 elapsed between said receiving step (b) and said passing step (d) is less
8 than about two minutes; and

9 (e) Receiving over said network said buyer's selection of a credit option.

10 22. The method of claim 21, wherein said time elapsed is substantially real-time.

11 23. The method of claim 21, wherein said creating step (a) occurs on a pre-
12 determined schedule, in response to pre-determined triggering events, upon a
13 seller's or credit provider's request, and mixtures thereof.

14 24. The method of claim 21, wherein said network comprises the Internet.

15 25. Computer-readable media tangibly embodying a database schema comprising:

16 (a) a buyer relation;

17 (b) a seller relation;

18 (c) an order relation;

19 (d) a credit provider relation;

20 (e) a credit terms relation; and

2 relationship with at least one other relation;

3 (c) a credit provider relation comprising attributes sufficient to uniquely
4 describe said buyer and comprising at least one foreign key or having its
5 key as a foreign key in another relation sufficient to capture said buyer
6 relation's relationship with at least one other relation;

4 describe said buyer and comprising at least one foreign key or having its

5 key as a foreign key in another relation sufficient to capture said buyer

6 relation's relationship with at least one other relation;

7 (d) a credit terms relation comprising attributes sufficient to uniquely describe
8 said buyer and comprising at least one foreign key or having its key as a
9 foreign key in another relation sufficient to capture said credit terms
10 relation's relationship with at least one other relation; and

8 said buyer and comprising at least one foreign key or having its key as a

9 foreign key in another relation sufficient to capture said credit terms

10 relation's relationship with at least one other relation; and

11 (e) wherein the attributes of said relations are selected such that such
12 relations form a relational database.

12 relations form a relational database.

13 28. In an eCommerce vertical marketplace, a method of operating a database
14 management system for facilitating extension of credit, said method
15 comprising:

14 management system for facilitating extension of credit, said method

15 comprising:

16 (a) Receiving information about a buyer sufficient to evaluate the relative risk
17 of extending credit to said buyer;

17 of extending credit to said buyer;

18 (b) Determining said relative risk;

19 (c) Determining a plurality of credit options for said buyer from a plurality of
20 credit providers based on said relative risk determined in step (b);

20 credit providers based on said relative risk determined in step (b);

21 (d) Creating a database of said credit options for said buyer;

22 (e) Wherein said database is constructed and adapted for querying, thereby
23 resulting in a report of credit options for said buyer; and

23 resulting in a report of credit options for said buyer; and

Abstract of the Disclosure

The invention includes a method of financing eCommerce purchases including: receiving over the Internet buyer registration information. Then evaluating a credit rating for the buyer and passing over the Internet the credit rating to a seller, and then receiving over the Internet from the seller seller's credit options for the buyer. The next steps are determining other credit provider's credit options for the buyer, creating a database of the credit options for the buyer. After receiving over the Internet an order for the buyer, then querying the database with query criteria specific to the order, thereby resulting in a report of credit options for the buyer for the order. Passing over the Internet the report to the buyer; receiving over the Internet the buyer's selection of a credit option; passing over the Internet a payment schedule for the buyer to an intermediary; and receiving payment remitted from the buyer.

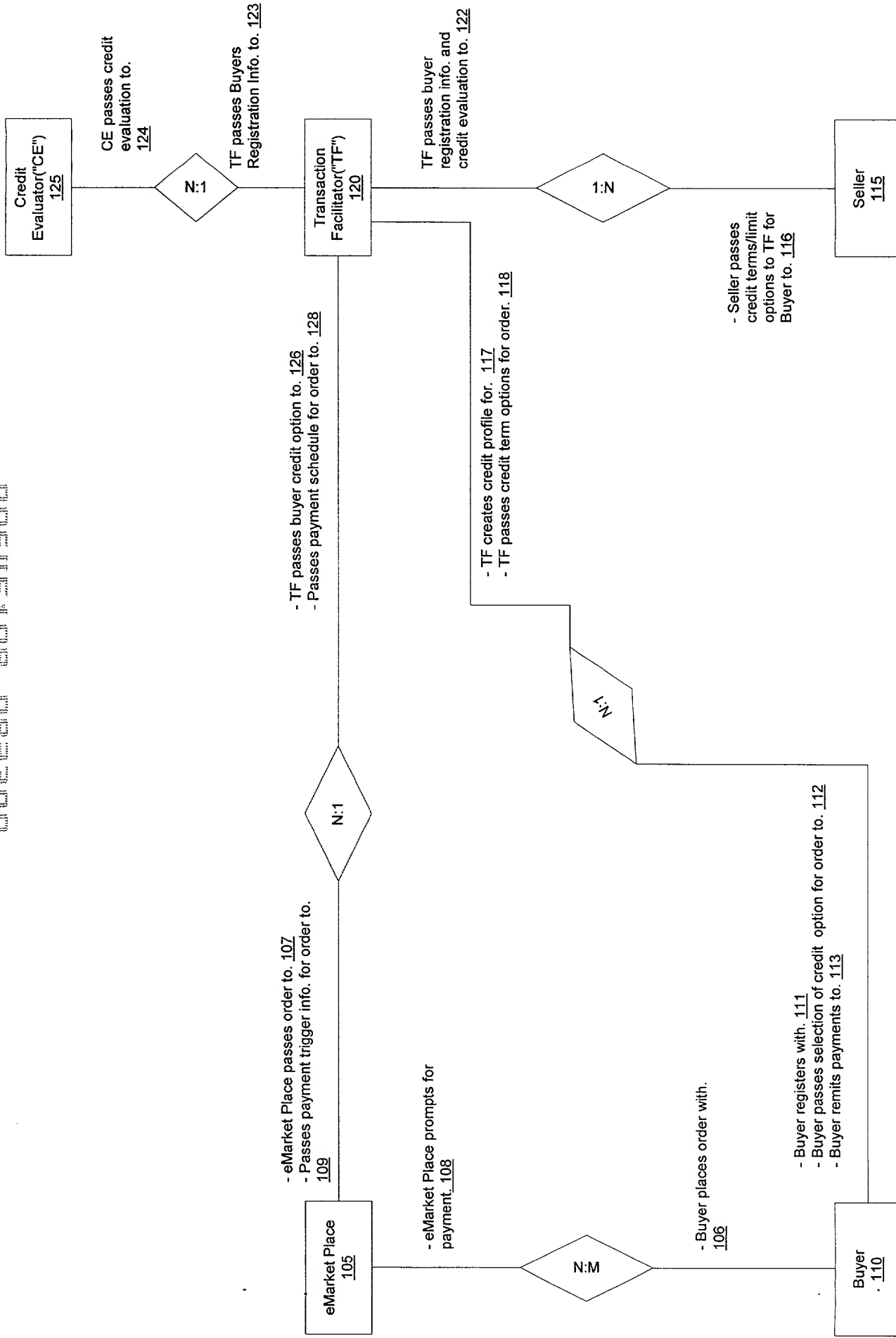


FIGURE 1

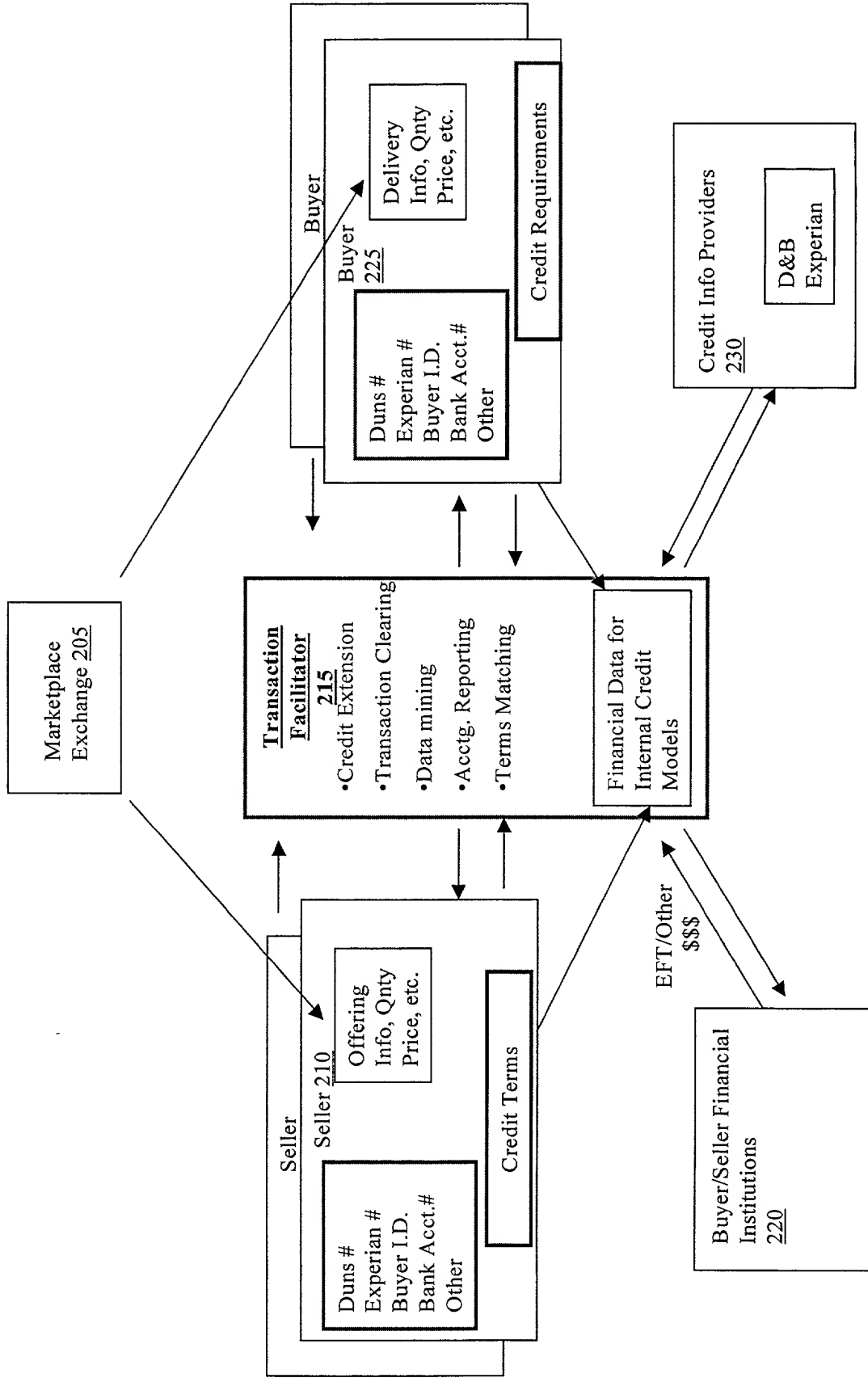


FIGURE 2

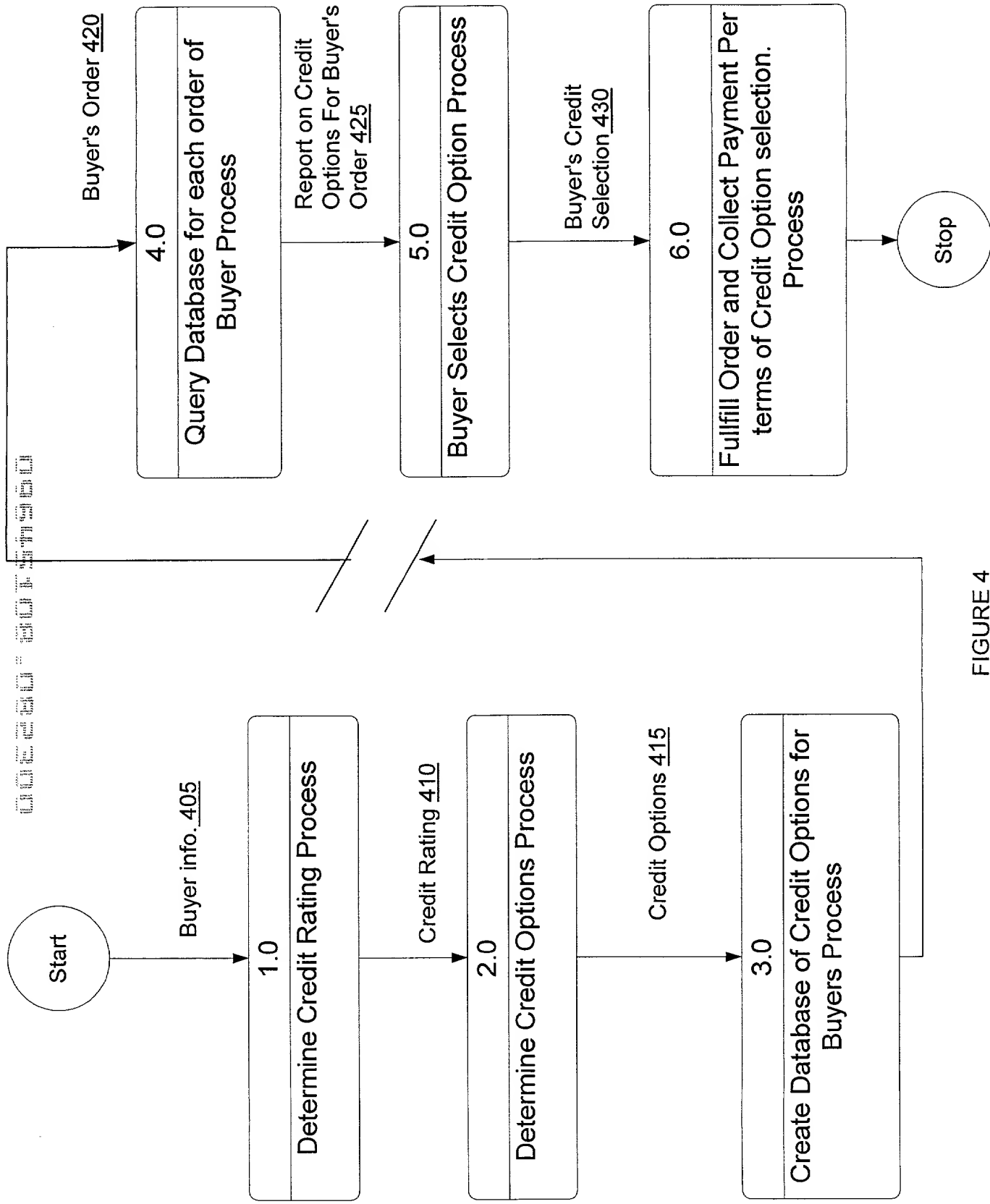


FIGURE 4

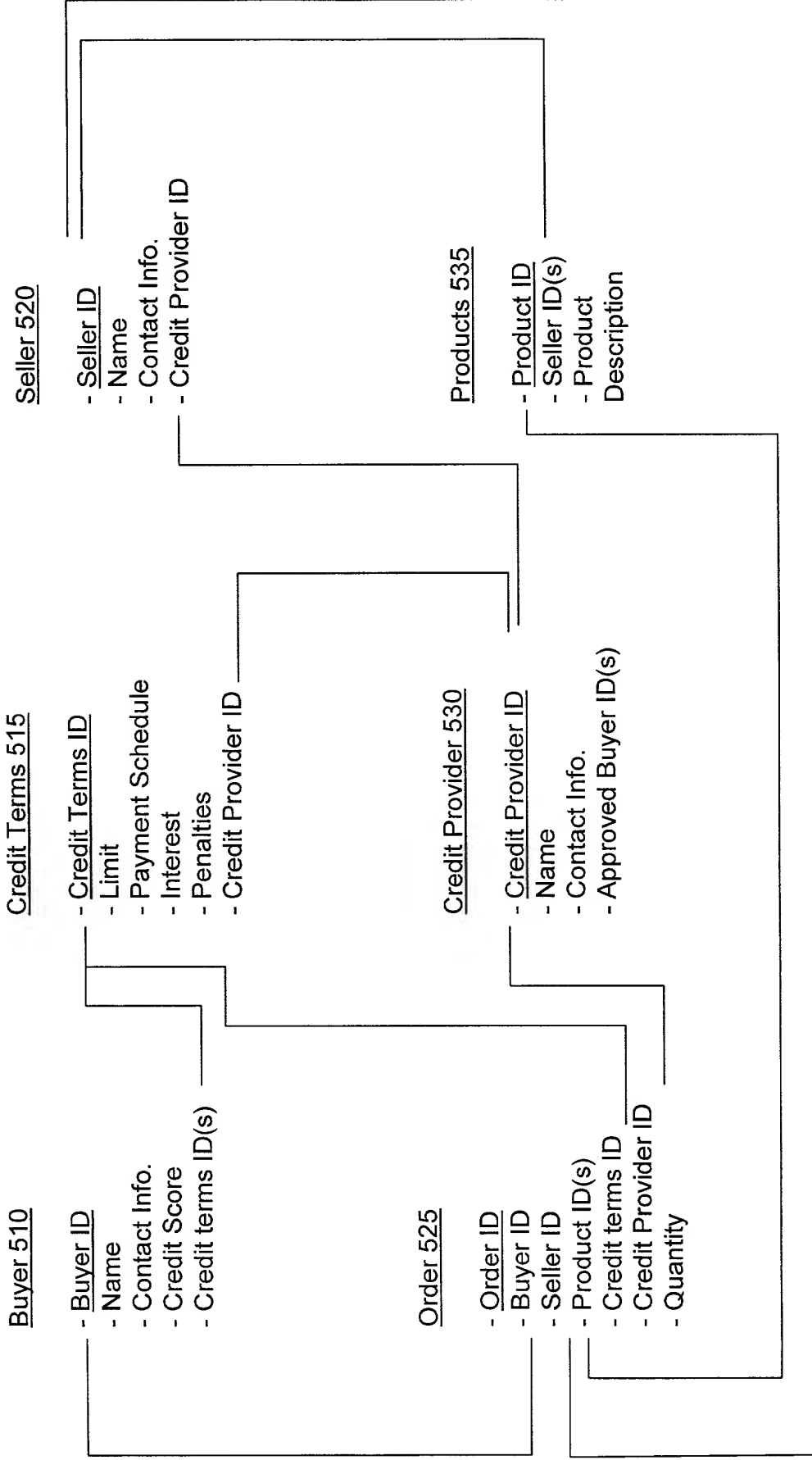


FIGURE 5

項目	1990年	1991年	1992年	1993年	1994年	1995年	1996年	1997年	1998年	1999年	2000年	2001年	2002年	2003年	2004年	2005年	2006年	2007年	2008年	2009年	2010年	2011年	2012年	2013年	2014年	2015年	2016年	2017年	2018年	2019年	2020年	2021年	2022年	2023年	2024年	2025年	2026年	2027年	2028年	2029年	2030年	2031年	2032年	2033年	2034年	2035年	2036年	2037年	2038年	2039年	2040年	2041年	2042年	2043年	2044年	2045年	2046年	2047年	2048年	2049年	2050年	2051年	2052年	2053年	2054年	2055年	2056年	2057年	2058年	2059年	2060年	2061年	2062年	2063年	2064年	2065年	2066年	2067年	2068年	2069年	2070年	2071年	2072年	2073年	2074年	2075年	2076年	2077年	2078年	2079年	2080年	2081年	2082年	2083年	2084年	2085年	2086年	2087年	2088年	2089年	2090年	2091年	2092年	2093年	2094年	2095年	2096年	2097年	2098年	2099年	2100年																																																								
人口	120,000,000	125,000,000	130,000,000	135,000,000	140,000,000	145,000,000	150,000,000	155,000,000	160,000,000	165,000,000	170,000,000	175,000,000	180,000,000	185,000,000	190,000,000	195,000,000	200,000,000	205,000,000	210,000,000	215,000,000	220,000,000	225,000,000	230,000,000	235,000,000	240,000,000	245,000,000	250,000,000	255,000,000	260,000,000	265,000,000	270,000,000	275,000,000	280,000,000	285,000,000	290,000,000	295,000,000	300,000,000	305,000,000	310,000,000	315,000,000	320,000,000	325,000,000	330,000,000	335,000,000	340,000,000	345,000,000	350,000,000	355,000,000	360,000,000	365,000,000	370,000,000	375,000,000	380,000,000	385,000,000	390,000,000	395,000,000	400,000,000	405,000,000	410,000,000	415,000,000	420,000,000	425,000,000	430,000,000	435,000,000	440,000,000	445,000,000	450,000,000	455,000,000	460,000,000	465,000,000	470,000,000	475,000,000	480,000,000	485,000,000	490,000,000	495,000,000	500,000,000	505,000,000	510,000,000	515,000,000	520,000,000	525,000,000	530,000,000	535,000,000	540,000,000	545,000,000	550,000,000	555,000,000	560,000,000	565,000,000	570,000,000	575,000,000	580,000,000	585,000,000	590,000,000	595,000,000	600,000,000	605,000,000	610,000,000	615,000,000	620,000,000	625,000,000	630,000,000	635,000,000	640,000,000	645,000,000	650,000,000	655,000,000	660,000,000	665,000,000	670,000,000	675,000,000	680,000,000	685,000,000	690,000,000	695,000,000	700,000,000	705,000,000	710,000,000	715,000,000	720,000,000	725,000,000	730,000,000	735,000,000	740,000,000	745,000,000	750,000,000	755,000,000	760,000,000	765,000,000	770,000,000	775,000,000	780,000,000	785,000,000	790,000,000	795,000,000	800,000,000	805,000,000	810,000,000	815,000,000	820,000,000	825,000,000	830,000,000	835,000,000	840,000,000	845,000,000	850,000,000	855,000,000	860,000,000	865,000,000	870,000,000	875,000,000	880,000,000	885,000,000	890,000,000	895,000,000	900,000,000	905,000,000	910,000,000	915,000,000	920,000,000	925,000,000	930,000,000	935,000,000	940,000,000	945,000,000	950,000,000

```
SELECT *
FROM SELLER1, SELLER 2, SELLER_N
WHERE (SELLER_N.Attribute 1
OR
SELLER_N.ATTRIBUTE 2
OR
SELLER_N.ATTRIBUTE_N) = '___Insert Buyers Credit Preferences___'
AND SELLER_N.ATTRIBUTE_N = BUYER.Attribute_N;
```

FIG. 6A

```
SELECT *
FROM CREDIT_TERMS
WHERE (CREDIT_TERMS.Attribute 1
OR
CREDIT_TERMS.ATTRIBUTE 2
OR
CREDIT_TERMS.ATTRIBUTE_N) = '___Insert Buyers Credit Preferences ___'
AND CREDIT_TERMS.ATTRIBUTE_N = BUYER.Attribute_N;
```

FIG. 6B

Seller	Other/ Specific # Days	N/10	30	60	90	120					
3rd Party Cards											
ACH/EFT											
Debit											
Proc card											
B2B/B2C Exchange											
External											
Buyer	Other/ Specific # Days	N/10	30	60	90	120					
3rd Party Cards											
ACH/EFT											
Debit											
Proc card											
B2B/B2C Exchange											
External											

705

710

FIGURE 7

Seller	Other/ Specific # Days	N/10	30	60	90	120
3rd Party Cards						
ACH/EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

805

815

810

	Other/ Specific # Days	N/10	30	60	90	120
B2Bxch						
3rd Party Cards						
ACH/EFT						
Debit						
Proc card						
External						

Buyer	Other/ Specific # Days	N/10	30	60	90	120
3rd Party Cards						
ACH/EFT						
Debit						
Proc card						
B2B/B2C Exchange						
External						

FIGURE 8

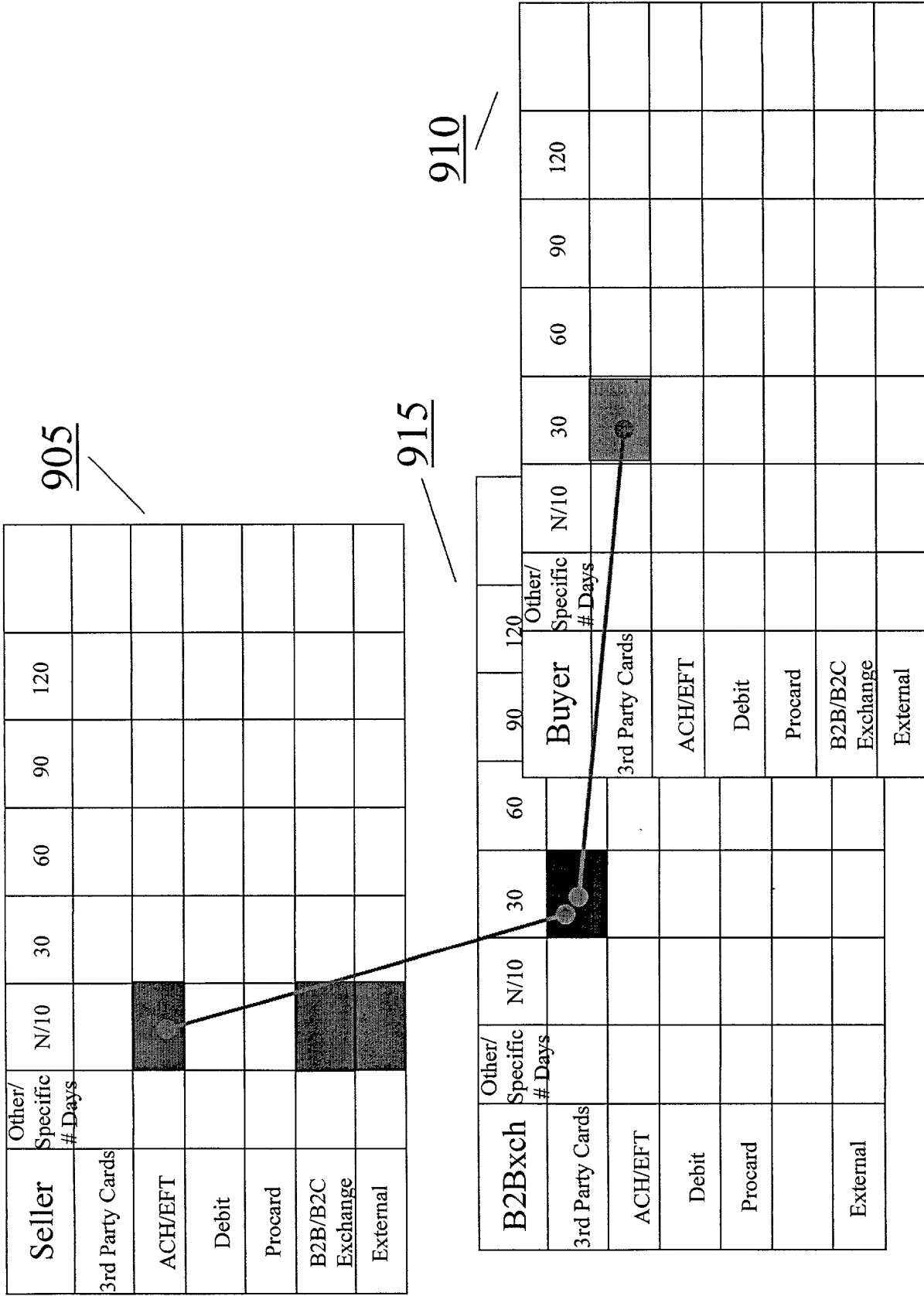


FIGURE 9